

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Alexandria, VA 22313-1450

Customer No. 27614  
Confirmation No. 5045

Examiner: Clement B. Graham  
Art Unit: 3696

Re: Our file: 97171-00006  
Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan  
Serial No.: 10/046,945  
Filed: 01/14/2002  
For: Automated Loan Risk Assessment System and Method

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

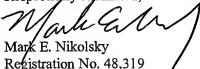
1. Response to Office Action (20 pages)
2. Petition for Extension of Time (1 page)
3. Transmittal of Information Disclosure Statement (2 pages)
4. Form PTO/SB/08B (1 page)
5. Copy of References 1-2 from Form PTO/SB/08B
6. Transmittal Sheet (1 page)

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**.

1/22/2010  
Date

Respectfully submitted,

  
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CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office (via EFS-Web) on 1/22/2010.

  
Janelle Fava